

DOCKET NO. Harford 13b nonprovisional
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Abstract of the Disclosure

A method and system is disclosed for managing funds within separate accounts. The invention permits a distributor to market and an investor to purchase a single product that combines the benefits of a family of funds with the protection element of a death benefit or living benefit. To create the product, a legal entity issues an instrument typically stock comprised of a common stock and a preference stock having beneficial rights. The holder of a beneficial right controls the investment allocations over funds within separate accounts. The value of the preferred shares will be based on the value of underlying shares invested in separate account funds. The separate accounts are not available to satisfy the company's general or common stock obligations.

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